

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE
NASHVILLE DIVISION**

Name of debtor: Howard Wayne Finch
Sharon Kay Finch

Case Number: 08-05983-KML-13

Trustee: Henry Edward Hildebrand, III

Chapter 13
Judge: Keith M. Lundin

RESPONSE TO NOTICE OF FINAL CURE PAYMENT FILED ON: 08/21/2012

Pursuant to Federal Bankruptcy Rule 3002.1(g), the Holder listed below is responding to the Notice of Final Cure Payment filed in the above referenced case.

Name of creditor: Nationstar Mortgage, LLC

Last four digits of any number you use to identify the debtor's account: xxxxx4406

1. Pre-Petition Arrears - Court claim no. (if known): 2 (Docket Entry #50)

Creditor ☒ agrees ☐ does not agree that the debtor(s) has paid in full the amount required to cure the prepetition default to be paid through the Chapter 13 Plan as of the date of the Trustee's cure notice.

If Creditor disagrees:

Amount of pre-petition arrears due at filing: _____

Amount received from the Chapter 13 Trustee _____

Pre-Petition arrears remaining due: _____

2. Post-Petition Amounts

Creditor ☐ agrees ☒ does not agree that the debtor(s) has paid all post-petition amounts due to be paid to the secured creditor as of the date of the Trustee's cure notice.

If Creditor disagrees:

Post-petition amounts remaining due: \$1,922.68

Attached as Schedule of Amounts Outstanding Post-Petition is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts identified on the Schedule do not reflect amounts that became or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this statement.

Schedule of Amounts Outstanding

This section itemizes the required cure of post-petition amounts, if any, that the holder contends remain unpaid as of the date of this statement but may not, due to timing, reflect all payments sent to Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected in the Trustee's records but which have not yet been received and/or processed by the Creditor.

Description		Date Assessed	Assessed Amount	Amount Recovered	Amount Outstanding
Hazard Insurance		08/05/2008	\$120.17	\$0.00	\$120.17
Hazard Insurance		09/03/2008	\$120.17	\$0.00	\$120.17
Hazard Insurance		10/03/2008	\$120.17	\$0.00	\$120.17
Hazard Insurance		11/04/2008	\$120.17	\$0.00	\$120.17
Hazard Insurance		12/02/2008	\$120.17	\$0.00	\$120.17
Hazard Insurance		01/02/2009	\$120.17	\$0.00	\$120.17
Hazard Insurance		02/02/2009	\$120.13	\$0.00	\$120.13
Hazard Insurance		03/12/2009	\$120.17	\$0.00	\$120.17
Hazard Insurance		04/13/2009	\$120.17	\$0.00	\$120.17
Hazard Insurance		05/12/2009	\$120.17	\$0.00	\$120.17
Hazard Insurance		06/15/2009	\$120.17	\$0.00	\$120.17
Hazard Insurance		07/10/2009	\$120.17	\$0.00	\$120.17
Hazard Insurance		08/11/2009	\$120.17	\$0.00	\$120.17
Hazard Insurance		09/09/2009	\$120.17	\$0.00	\$120.17
Hazard Insurance		10/16/2009	\$120.17	\$0.00	\$120.17
Hazard Insurance		11/09/2009	\$120.17	\$0.00	\$120.17

Amount Remaining Due: \$1,922.68

3. Sign Here

Print Name: **Nickolaus Allan McLemore**
 Title: Authorized Agent for Nationstar Mortgage, LLC
 Company: Brice, Vander Linden & Wernick, PC

/s/ **Nickolaus Allan McLemore**
Signature

Address and telephone number:

09/11/2012
Date

P. O. Box 829009
Dallas, TX 75382-9909

Telephone: (972) 643-6600 Email: NFCinquiries@nbsdefaultservices.com

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

I certify that the foregoing notice has been served electronically on the Debtor's Counsel and the Chapter 13 Trustee and has been mailed to Debtor at the following address on or before September 11, 2012

Debtor Via U.S. Mail

Howard Wayne Finch
6516 Longview Drive
Murfreesboro, Tennessee 37129

Sharon Kay Finch
6516 Longview Drive
Murfreesboro Tennessee 37129

Debtors' Attorney

Nicholas K Burgett
Clark & Washington Pc
237 FRENCH LANDING DRIVE
NASHVILLE, TN 37228

Chapter 13 Trustee

Henry Edward Hildebrand, III
PO BOX 190664
NASHVILLE, Tennessee 37219-0664

US Trustee

E. Franklin Childress
701 Broadway, Ste. 318
Nashville, Tennessee 37203-3966

Respectfully Submitted,

/s/ **Nickolaus Allan McLemore**
